

**U.S. BANKRUPTCY COURT
District of South Carolina**

Case Number: **14-02493-dd**

ORDER GRANTING MOTION TO AVOID JUDICIAL LIEN

The relief set forth on the following pages, for a total of 2 pages including this page, is hereby **ORDERED**.

**FILED BY THE COURT
02/13/2017**



Entered: 02/14/2017

David R. Duncan
Chief US Bankruptcy Judge
District of South Carolina

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF SOUTH CAROLINA

In re: Barrett L. Wiggins and Jennifer Nicole Wiggins, Debtor(s).	Case No.: 14-02493-dd Chapter 7 ORDER AVOIDING JUDICIAL LIEN (11 U.S.C. § 522(F)(1)(A))
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Before the Court is the motion of the debtor to avoid the judicial lien held by the following creditor:

Name of creditor and description of property securing lien	Estimated judicial lien	Total of all senior / unavoidable liens	Applicable Exemption and Code Section	Value of Debtors interest in property	Judicial lien not avoided	Judicial lien avoided
PHI Financial Services, Inc. Real property commonly known as Real property commonly known as 420 Haven Road, Ridgeville, SC. (Debtor only) Judgment date 11/14/2014	\$33,149.78	\$552,058.48	\$1 from S.C. Code Ann. §15-41-30 (A)(7) (unused portion of (A)(5))	\$214,658	\$0	\$33,149.78

The Court finds that the judicial lien of the above-named creditor impairs the exemptions to which the debtor would otherwise be entitled under 11 U.S.C. § 522(b) and Chapter 41 of Title 15, Code of Laws of South Carolina, 1976 (as amended), and that the judicial lien should therefore be avoided pursuant to 11 U.S.C. § 522(f)(1)(A) in the amount set forth above.

Therefore, IT IS ORDERED that the judicial lien held by the above-named creditor be, and hereby is, avoided in the amount set forth above. Any judicial lien set forth above which is avoided in full may be canceled of record at any time after thirty (30) days after a discharge in this case is granted.